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PTO/SB/21 (08-03)

Approved for use through 08/30/2003. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

Application Number 09/917,439

Filing Date July 27, 2001

First Named Inventor Robert G. Farris et al.

Art Unit To Be Assigned

Examiner Name To Be Assigned

Attorney Docket Number EFTD-25,758

ENCLOSURES (Check all that apply)

- | | | |
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| <input type="checkbox"/> Fee Transmittal Form | <input type="checkbox"/> Drawing(s) | <input type="checkbox"/> After Allowance communication to Technology Center (TC) |
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| <input type="checkbox"/> Amendment/Reply | <input type="checkbox"/> Petition | <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) |
| <input type="checkbox"/> After Final | <input type="checkbox"/> Petition to Convert to a Provisional Application | <input type="checkbox"/> Proprietary Information |
| <input type="checkbox"/> Affidavits/declaration(s) | <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address | <input type="checkbox"/> Status Letter |
| <input type="checkbox"/> Extension of Time Request | <input type="checkbox"/> Terminal Disclaimer | <input checked="" type="checkbox"/> Other Enclosure(s) (please Identify below): |
| <input type="checkbox"/> Express Abandonment Request | <input type="checkbox"/> Request for Refund | Post card, 4 U.S. patent references |
| <input checked="" type="checkbox"/> Information Disclosure Statement | <input type="checkbox"/> CD, Number of CD(s) _____ | |
| <input type="checkbox"/> Certified Copy of Priority Document(s) | Remarks | |
| <input type="checkbox"/> Response to Missing Parts/Incomplete Application | | |
| <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53 | | |

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name HOWISON & ARNOTT, L.L.P.
Gregory M. Howison, Reg. No. 30,646

Signature

Date

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EFTD-25,758



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Robert G. Farris and Michael L. Roerick
Serial No.: 09/917,439
Filed: July 27, 2001
Group: To Be Assigned
Examiner: to Be Assigned
For: VALUE TRANSFER SYSTEM FOR UNBANKED CUSTOMERS

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Commissioner for Patents
P.O. Box 1450
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6/30/04

(Date of Deposit)

Gregory M. Howison

(Name of Person Mailing Document)

(Signature)

6/30/04

(Date of Signature)

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97, and 1.98, attached please find a Form PTO SB/08 listing information for consideration by the Office in connection with its examination of the above-captioned patent application. This information disclosure statement supplements an information disclosure statement previously submitted in connection with this application on November 1, 2001. A copy of each listed document is enclosed herewith.

Applicants request that this information disclosure statement be considered and that a copy of the Form PTO SB/08 be returned to the undersigned indicating the consideration of each document listed.

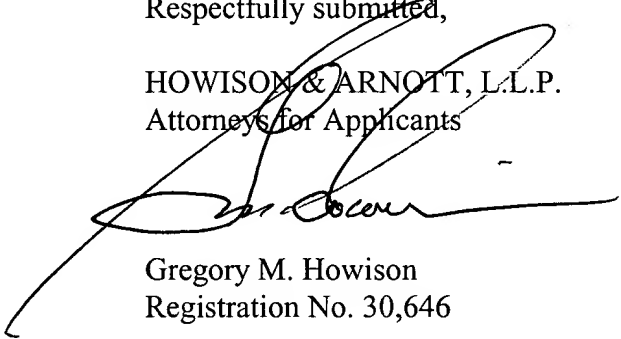
REMARKS

Applicants submit that no representation is made, and no representation is intended, that more relevant material does not exist, or that the order of presentation of these materials in any way reflects their relevant pertinence. The listing on the attached Form PTO SB/08 is not intended to constitute an admission of any kind. Specifically, this presentation is not an admission that any of the items listed are properly citable against the above-identified application as prior art. Applicants respectfully submit that their invention is patentable over the enclosed documents listed on Form PTO SB/08.

To Applicants' knowledge, this information disclosure statement is being filed before the mailing date of a first Office Action on the merits. Therefore, pursuant to 37 C.F.R. §1.97(b)(3), no fee is believed necessary for its consideration. Please charge any necessary fees or deficiencies in fees necessary for the filing of this paper or credit any overpayment to Deposit Account No. 20-0780/EFTD-25,758 of HOWISON & ARNOTT, L.L.P.

Respectfully submitted,

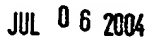
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Substitute for form 1449/PTO

(Use as many sheets as necessary)

Sheet	1	of	1
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Complete if Known

Application Number	09/917,439
Filing Date	July 27, 2001
First Named Inventor	Robert G. Farris et al.
Art Unit	To Be Assigned
Examiner Name	To Be Assigned
Attorney Docket Number	EFTD-25.758

U. S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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